



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2013)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact the Fairfield County Human Resources, 239 West Main Street, Lancaster, Ohio 43130 - 740-652-7893 or jnoyes@co.fairfield.oh.us.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name Fairfield County Board of Commissioners		4. Employer Identification Number (EIN) 31-6400066	
5. Employer Address 239 West Main Street		6. Employer Phone Number 740-652-7890	
7. City Lancaster		8. State Ohio	9. Zip Code 43130
10. Who can we contact about employee health coverage at this job? Julie Noyes			
11. Phone Number (if different from above) 740-652-7893		12. Email Address jnoyes@co.fairfield.oh.us	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
 - ☐ All employees. Eligible employees are:
 - ☒ Some employees. Eligible employees are:
A regular full-time employee working at least 35 hours per week.
- With respect to dependents:
 - ☒ We do offer coverage. Eligible dependents are:
 - A legal spouse;
 - A child of the employee or employee's spouse under 26 years of age, including:
 - a natural, step or legally adopted child or a child placed for adoption,
 - a child for whom legal guardianship has been awarded to the employee or employee's spouse,
 - a child for whom health care coverage is required through a Qualified Medical Child Support Order.
 - A child of the employee or employee's spouse who is 26 years of age or older, but less than 28 years of age, if satisfactory evidence is provided supporting that the dependent:
 - is not eligible for coverage through an employer,
 - is not eligible for Medicaid or Medicare,
 - is residing in the state of Ohio or is a full-time student residing outside of the state of Ohio.
 - A child who is incapacitated because of an intellectual/developmental disability, mental or physical handicap, if the following are true:
 - The child is not able to be self-supporting.
 - The child depends mainly on the employee for support and maintenance.
 - The disability began prior to the child reaching the limiting age.
 - ☐ We do not offer coverage.
- ☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

****** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.